

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 David R Miller  
 Barbara A Miller  
 Debtors

Case No. 18-14460-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 54

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db/jdb  
 tr +David R Miller, Barbara A Miller, 906 Huffs Church Road, Alburtis, PA 18011-2129  
 +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14161128 +Apex Asset Management, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890  
 14161130 +Berkheimer, PO Box 995, North Seventh Street, Bangor, PA 18013-0995  
 14161129 +Berkheimer, 50 North Seventh Street, Bangor, PA 18013-1798  
 14161131 ++CHOICE RECOVERY INC, 1550 OLD HENDERSON ROAD, STE 100, COLUMBUS OH 43220-3662  
 (address filed with court: Choice Recovery, 1550 Old Henderson Rd Suite S100,  
 Columbus, OH 43220-3662)  
 14161132 +CNAC - Pal08, 601 State Rd, Emmaus, PA 18049-3029  
 14161133 +Complete Dermatology Center, 1445 West Broad Street, Quakertown, PA 18951-1109  
 14161134 Credar Crest Ent Associates, 1251 S CedarCrest Bld #110, Allentown, PA 18103-6205  
 14161136 +Dave's Service LLC, 131 Aubrey Dr, Quakertown, PA 18951-2574  
 14161137 Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759  
 14161138 +Fin Recovery, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 14161140 +Freedom Mortgage Corporation, 10500 Kincaid Dr, Fishers, IN 46037-9764  
 14164890 +Freedom Mortgage Corporation, c/o KML Law Group, P.C., 710 Market Street, Suite 5000,  
 Philadelphia, PA 19106-2312  
 14161141 Genesis Credit, Bankcard Services, PO Box 84049, Columbus, GA 31908-4049  
 14161144 +Improved Data Services LLC, 5500 Main Street Suite 212, Williamsville, NY 14221-6737  
 14161146 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14161153 LVPG Orthopedics, 1250 S Cedarcrest Blvd Ste 110, Allentown, PA 18103-6224  
 14161149 +Lehigh Valley Health Network, PO Box 8500, Philadelphia, PA 19178-8500  
 14161150 +Lehigh Valley Hospital-Ortho, PO Box 6195, Reading, PA 19610-0195  
 14161151 Lehigh Valley Physican Group, PO Box 1754, Allentown, PA 18105-1754  
 14161155 +McClure Law Office, P.O. Box 65, Middletown, PA 17057-0065  
 14161158 Penn Credit, 916 S 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988  
 14161159 #+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
 14161160 +Penn Foundation, 807 Lawn Ave, Sellersville, PA 18960-1594  
 14161161 +PennCredit, 916 S 14th St, Harrisburg, PA 17104-3425  
 14161164 St Luke's Hospital Quakertown Campus, Lockbox #9072, PO Box 8500,  
 Philadelphia, PA 19178-9072  
 14161165 Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100  
 14161167 +Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294  
 14161168 +Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: CourtNotices@sjr-law.com Jul 21 2018 02:06:10 JOSEPH L QUINN,  
 The Law Office of Stephen Ross PC, 152 E. High Street, Suite 100, Pottstown, PA 19464  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 21 2018 02:06:57  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 21 2018 02:07:28 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 21 2018 02:07:08 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14161135 +EDI: CCS.COM Jul 21 2018 05:58:00 Credit Collection Serv, 725 Canton St,  
 Norwood, MA 02062-2679  
 14161139 E-mail/Text: data\_processing@fin-rec.com Jul 21 2018 02:06:29  
 Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908  
 14161142 +EDI: IIC9.COM Jul 21 2018 05:53:00 I C System, PO Box 64378, Saint Paul, MN 55164-0378  
 14161145 EDI: IRS.COM Jul 21 2018 05:53:00 Internal Revenue Service, Insolvency Section,  
 PO Box 21126, Philadelphia, PA 19114  
 14161147 +EDI: CBSKOHL.S.COM Jul 21 2018 05:53:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 14161152 EDI: RESURGENT.COM Jul 21 2018 05:58:00 LVNV Funding LLC, PO Box 10584,  
 Greenville, SC 29603-0584  
 14161148 +EDI: CAPIO.COM Jul 21 2018 05:53:00 Law Offices of Mitchell D. Bluhm & Assoc, PO Box 3269,  
 Sherman, TX 75091-3269  
 14161154 +EDI: CAPIO.COM Jul 21 2018 05:53:00 Mba Law Offices/capio, 3400 Texoma Pkwy Ste 100,  
 Sherman, TX 75090-1916  
 14161156 +EDI: CBS7AVE Jul 21 2018 05:58:00 Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364  
 14161157 +EDI: AGFINANCE.COM Jul 21 2018 05:53:00 OneMain, PO Box 1010, Evansville, IN 47706-1010  
 14161162 EDI: RMCB.COM Jul 21 2018 05:53:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935  
 14161163 +EDI: SWCR.COM Jul 21 2018 05:53:00 Southwest Credit Syste, 4120 International Parkway,  
 Carrollton, TX 75007-1958

District/off: 0313-4

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Total Noticed: 54

Date Rcvd: Jul 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14161260 +EDI: RMSC.COM Jul 21 2018 05:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
14161166 +E-mail/Text: bankruptcydepartment@tsico.com Jul 21 2018 02:08:00 Transworld Systems Inc.,  
507 Prudential Road, Horsham, PA 19044-2308  
14161169 EDI: WFFC.COM Jul 21 2018 05:53:00 Wells Fargo Bank, N.A., PO Box 536205,  
Atlanta, GA 30353-6205

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM MILLER\*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,  
Reading, PA 19606-2265  
14161143\* I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2018 at the address(es) listed below:

JOSEPH L QUINN on behalf of Joint Debtor Barbara A Miller CourtNotices@sjr-law.com  
JOSEPH L QUINN on behalf of Debtor David R Miller CourtNotices@sjr-law.com  
REBECCA ANN SOLARZ on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R ecfemail@FredReigleCh13.com, ECF\_FRPA@Trustee13.com  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfemail@FredReigleCh13.com,  
ECF\_FRPA@Trustee13.com

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>David R Miller</b>	Social Security number or ITIN	<b>xxx-xx-7924</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Barbara A Miller</b>	Social Security number or ITIN	<b>xxx-xx-2917</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 7/3/18</b>
Case number:	<b>18-14460-ref</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	David R Miller	Barbara A Miller
<b>2. All other names used in the last 8 years</b>		fka Barbara A Bolig, fka Barbara A Rose
<b>3. Address</b>	906 Huffs Church Road Alburtis, PA 18011	906 Huffs Church Road Alburtis, PA 18011
<b>4. Debtor's attorney</b> Name and address	JOSEPH L QUINN The Law Office of Stephen Ross PC 152 E. High Street, Suite 100 Pottstown, PA 19464	Contact phone (610) 323-5300 Email: CourtNotices@sjr-law.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM MILLER*R Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 7/20/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 14, 2018 at 02:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>2901 St. Lawrence Ave, Reading, PA 19606</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>      <b>Filing deadline: 10/13/18</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b>      <b>Filing deadline: 9/11/18</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b>      <b>Filing deadline: 12/30/18</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b>                  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.                  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.                  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b>      <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors                  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$850.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>9/27/18 at 09:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	